

IN THE U.S. PATENT AND TRADEMARK OFFICE

DECLARATION AND POWER OF ATTORNEY

ATT. DOCKET NO. 12818/10

As a below named inventors, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name,

I believe I am an original, first, and joint-inventor of the subject matter that is claimed and for which a patent is sought on the invention entitled SYSTEM AND METHOD FOR PROVIDING A BACKSTOP FACILITY IN SUPPORT OF THE ISSUANCE OF EXTENDABLE ASSET-BACKED COMMERCIAL PAPER, the specification of which was filed as U.S. Serial No. 10/634,224 on August 4, 2003.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, § 1.56(a).

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorneys:

John Flock (Reg. No. 39,670)

Gerard A. Messina (Reg. No. 35,952)

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I declare that all statements made herein of my own knowledge are true and all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under § 1001 of Title 18 of the United States Code and that such willful statements may jeopardize the validity of the application or any patent issuing thereon.

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